

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on November 18, 1997, Ronna Moore and Allen Moore executed and delivered to Reggie Howard, as Trustee for TMS Mortgage, Inc., d/b/a The Money Store a certain Deed of Trust securing a Promissory Note in the original principal sum of \$55,000.00 and payable to the order of TMS Mortgage, Inc., d/b/a The Money Store; said Deed of Trust was filed on December 1, 1997, and recorded in Book 952, Page 729 in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust.

NOW, THEREFORE, Wachovia Bank, National Association, f/k/a First Union National Bank, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the aforementioned original Trustee and any Substitute Trustee, and appoint and constitute Michael S. McKay as Substitute Trustee in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Wachovia Bank, National Association, f/k/a First Union National Bank has caused these presents to be executed by its duly-authorized officers, and its seal to be hereunto affixed this 8th day of March, 2005.

WACHOVIA BANK, NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK

By: 

Title: JEFF ZSYMENDERA VP

By: 

Title: JOSEPH BERSHAS AVP

*and Henry
aka, etc*

STATE OF NC)
) ss
 COUNTY OF WAKE)

ACKNOWLEDGMENT

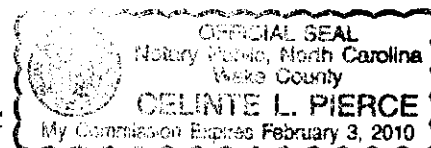
Personally appeared before me, the undersigned authority in and for the said county and state, on this 8th day of March, 2005, within my jurisdiction, the within named JEFF SZYMENDERA and JOSEPH BERSHAS, respectively, of Wachovia Bank, National Association, f/k/a First Union National Bank, and that for and on behalf of Wachovia Bank, National Association, f/k/a First Union National Bank, as its VP and AVP Respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said entity so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 8th day of March, 2005.

My Commission Expires:

02-03-10


 CELINTE L. PIERCE
 NOTARY PUBLIC



THIS DOCUMENT PREPARED BY
 (AND AFTER RECORDING PLEASE RETURN TO):
 DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
 555 Plaza West, 415 North McKinley
 Little Rock, Arkansas 72205
 Telephone No. (501) 661-1000
 Moore, Ronna
 DHG&W No. 21360W